

**Information to identify the case:**

Debtor 1	<u>VENECIA MARRERO</u>	Social Security number or ITIN	xxx-xx-0145
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-15055-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

VENECIA MARRERO

6/22/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 VENECIA MARRERO  
 Debtor

Case No. 18-15055-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db #+VENECIA MARRERO, 12 LAUREL ROAD, Demarest, NJ 07627-1916  
 517388659 +Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253  
 517388660 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 517388662 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 517388664 +Ira E. Garr, Esq., 777 Third Avenue, New York, NY 10017-1402  
 517388666 +M J Altman Companies I, 205 S Magnolia Ave, Ocala, FL 34471-1157  
 517472899 +Mr. Costas & Lena Prepis, 12 Laurel Road, Demarest, NJ 07627-1916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2018 23:38:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 22 2018 23:38:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jun 23 2018 03:28:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 517388657 +EDI: AMEREXPR.COM Jun 23 2018 03:23:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 517388658 EDI: BANKAMER.COM Jun 23 2018 03:23:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 517388661 +EDI: CHASE.COM Jun 23 2018 03:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517388663 +EDI: NAVIENTFKASMDOE.COM Jun 23 2018 03:28:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517388665 +EDI: CBSKOHLIS.COM Jun 23 2018 03:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517388667 +EDI: RMSC.COM Jun 23 2018 03:28:00 Synchb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 517388668 +EDI: RMSC.COM Jun 23 2018 03:28:00 Synchb/lord & Tay, Po Box 965015,  
 Orlando, FL 32896-5015  
 517391809 +EDI: RMSC.COM Jun 23 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517388669 +EDI: WTRRN BANK.COM Jun 23 2018 03:23:00 Tnb - Target, Po Box 673,  
 Minneapolis, MN 55440-0673  
 517388670 +EDI: TFSR.COM Jun 23 2018 03:23:00 Toyota Motor Credit Co, Po Box 9786,  
 Cedar Rapids, IA 52409-0004

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Lazaro Carvajal on behalf of Debtor VENECIA MARRERO lazaro@carvajallaw.com,  
 carvajallr76101@notify.bestcase.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 20

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5